



Healthcare 99

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IMPORTANT HEALTHCARE 99 UPDATE

INCREASED BENEFIT LEVELS

Both Option A and B in hospital costs

For imaging, scans, specialist consultations
and surgically implanted prothetic devices — Was: \$7,500 per procedure
Now: **\$8,000** per procedure

Increased levels of Option A Benefits

Other Medical Benefits ————— Was: \$400 per annum
Now: **\$800** per annum

Optometrist ————— Was: \$60 per annum
Now: **\$200** per annum

Home nursing allowance ————— Was: \$10 per day, \$200 per annum
Now: **\$20** per day, **\$400** per annum

Both Option A and B

Clause f is gone! ————— Now, all costs are covered up
to a maximum of \$60,000 per
event in total except for Cranial,
Liver, Oncology, Cardiac (except
Angioplasty) surgery or treatment
which is up to a maximum of
\$15,000 per event in total.

CONTRIBUTION CHANGES

SEE ENCLOSED BROCHURE FOR NEW RATES

Fact of life

The costs of many essential items have risen dramatically in the past year. Inflation this year is predicted to be well over the Reserve Bank goal of 3%. The cost of medical care and medical procedures are all on the rise.

Last year Healthcare 99 increased its contribution rate by only 1%, well under the inflation rate at the time. There was a nil rise for those 60 years and over.

As prudent managers of the Healthcare 99 Trust Fund, the Healthcare Committee felt it necessary to submit to the Trustee, a request for a percentage rise of 4.5% to be implemented in October this year. The Committee believes a 4.5% rise is reasonable and in keeping with the current movement of costs. The Committee is charged with keeping the Fund safe and stable. This rise will apply to all age bands except for the 60 years and over. Those in the 60+ age band will have a nil increase.

To remain competitive, many of the benefits of Healthcare 99, as noted on the first page of this newsletter, have also been increased and 'clause f' has been deleted.

In 2008, the Healthcare 99 Trust Fund is financially secure with a reserve able to cover claims for up to 6 months. This is a comfortable buffer to those who are part of this scheme. Part of the reason for an increase of 4.5% this year is to make sure the reserve stays at that safe and acceptable level.

New Brochure

Included with this newsletter, you have a new Information Brochure that includes the Rules of the Trust Fund, the Terms and Conditions, the current Contribution Rates and a Table of Benefits. These new contribution rates take effect from this October. Remember there is only one annual increase. If you move into another age band during the year, you will remain on your current band until the next annual increase.